ELECTRONIC CHECK PRESENTMENT WITH IMAGE INTERCHANGE SYSTEM AND METHOD OF OPERATING AN ELECTRONIC CHECK PRESENTMENT WITH IMAGE INTERCHANGE SYSTEM

Abstract

A method of operating an electronic check presentment with image interchange system comprises the steps of creating a number of electronic bundle files based upon captured MICR data associated with items, processing cash letter files and captured image data associated with the items to create a first temporary list, processing the cash letter files and the electronic bundle files to create a second temporary list, and merging the first and second temporary lists to create a merged list for creating an image presentment file. An image presentment file is created in a predefined format structure suitable for sending from a sending bank to a receiving bank based upon the merged list.